Case 20-10767-amc Doc 70 Filed 01/22/21 Entered 01/23/21 00:59:57 Desc Imaged Certificate of Notice Page 1 of 6

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 20-10767-amc

Jaynee Alexis Davis Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Jan 20, 2021 Form ID: pdf900 Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2021:

Recipi ID Recipient Name and Address

db + Jaynee Alexis Davis, 246 MacDonald Avenue, Wyncote, PA 19095-2403

cr + Cheltenham School District and Township of Chelten, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

cr + THE MONEY SOURCE INC., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr *+ THE MONEY SOURCE INC., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067 cr *+ THE MONEY SOURCE INC., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2021 at the address(es) listed below:

Name Email Address

CHARLES GRIFFIN WOHLRAB

on behalf of Creditor THE BANK OF NEW YORK MELLON cwohlrab@raslg.com

JAMES RANDOLPH WOOD

on behalf of Creditor Cheltenham School District and Township of Cheltenham jwood@portnoffonline.com

jwood@ecf.inforuptcy.com

JASON BRETT SCHWARTZ

on behalf of Creditor Philadelphia Federal Credit Union jschwartz@mesterschwartz.com

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District/off: 0313-2 Page 2 of 2 User: admin Date Rcvd: Jan 20, 2021 Form ID: pdf900 Total Noticed: 3

JILL MARIE FEIN

on behalf of Creditor THE BANK OF NEW YORK MELLON jfein@hillwallack.com skenny@hillwallack.com;lharkins@hillwallack.com

MICHELE PEREZ CAPILATO

on behalf of Debtor Jaynee Alexis Davis perezcapilatolaw@yahoo.com

michele capilatolaw@gmail.com; capilatomr 81063@notify.best case.com; capilatolaw.assistant@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor ONYX BAY TRUST bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor The Money Source Inc. bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor THE MONEY SOURCE INC. bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	CHAPTER 13
JAYNEE ALEXIS DAVIS, f/k/a JAYNEE A. REEVES f/k/a JAYNEE REEVES BAPTISTE, Debtor) CASE NO. 20-10767-AMC)))
PHILADELPHIA FEDERAL CREDIT UNION Movant	HEARING DATE: Tuesday, January 26, 2021 11:00 a.m.
vs. JAYNEE ALEXIS DAVIS f/k/a JAYNEE A. REEVES f/k/a JAYNEE REEVES BAPTISTE Respondent and WILLIAM C. MILLER,	LOCATION: U.S. Bankruptcy Court Eastern District of Pennsylvania Courtroom # 4 900 Market Street Philadelphia, PA 19107
Trustee	}

STIPULATION

COME NOW, this day of , 2021, debtor Jaynee Alexis Davis, through Debtor's attorney, Michele Perez Capilato, Esquire, and Philadelphia Federal Credit Union ("PFCU") by and through its attorneys, Mester & Schwartz, P.C., hereby stipulate the following terms of settlement of the Motion for Relief from the Automatic Stay:

WHEREAS the Debtor owns a 2015 Lexus NX, V.I.N. JTJBARBZ6F2011407 ("vehicle"); and

WHEREAS PFCU filed a Motion for Relief from the Automatic Stay ("Motion") with respect to missed post-petition payments; and

WHEREAS the Debtor has filed a Response to the Motion; and

WHEREAS the Debtor and PFCU seek to resolve the Motion; it is hereby stipulated and agreed that:

- The post-petition delinquency is \$1,913.70, plus \$688.00 in attorney's fees and costs as of January 8, 2021.
- 2. The Debtor shall file an amended Chapter 13 plan providing payment of the post-petition arrears of \$2,601.70 within 10 days of the entry of this Stipulation.
- 3. Thereafter, the Debtor shall remain current with regular monthly payments paid directly to the Movant starting with the regular monthly payment of \$638.95, due on February 1, 2021, and all such future payments due on the 1st of each month thereafter.
- 4. If Debtor shall fail to have a plan conforming to this Stipulation or the Debtor fails make to ongoing regular monthly payments and Debtor fails to cure said default within fifteen (15) days after notice by PFCU (or its counsel) of said default served upon Debtor and Debtor's Counsel, counsel for PFCU may file a Certification of Default with the Court setting forth Debtor's default and PFCU shall be granted relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. §§ 362), and PFCU is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law without regard to any future conversion of this matter to a different form of bankruptcy. The Debtor shall be allowed to default and cure such default under this Stipulation two (2) times. Should the Debtor default a third (3rd) time, notice of the default will be served, but the Debtor will not be granted an opportunity to cure the default and PFCU may file a Certification of Default.
- In the event Debtor converts to a bankruptcy under any Chapter other than Chapter
 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-

petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payment in accordance with this paragraph, then PFCU, through counsel, may file a Certification of Default setting forth said failure and PFCU shall be granted relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and PFCU is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.

- 6. The failure by PFCU, at any time, to issue a Notice of Default or file a Certification of Default upon default by the Debtor shall not be construed, nor shall such failure act, as a waiver of any of PFCU's rights hereunder.
- 7. This Stipulation is a supplement and in addition to the Contract between the parties and not in lieu thereof.
- 8. Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court.

BY THE COURT:

Date: January 20, 2021

Ashely M. Chan

U.S. BANKRUPTCY JUDGE

Philadelphia Federal Credit Union By Counsel: Mester & Schwartz, P.C.

By:

Jason Brett Schwartz, Esquire Mester & Schwartz, P.C. 1917 Brown Street Philadelphia, PA 19130 (267) 909-9036

1/11/21

DATED:

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

Debtor: Jaynee Alexis Davis

By Counsel for Debtor: Michele Perez Capilato, Esquire

Michele Perez Capilate, Esq.

Law Office of Michele Perez Capilato 500 Office Center Drive, Suite 400

Fort Washington, PA 19034

(267) 513-1777

DATED: /

Chapter 13 Trustee

By: /s/ Jack Miller

William C. Miller, Esq. Chapter 13 Trustee P.O. Box 1229. Philadelphia, PA 19105 (215) 627-1377

**The Standing Trustee has indicated that he has no objection to its terms without prejudice to any of his rights and remedies, and has authorized us to affix his electronic signature.

DATED: 01/18/2021